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## Accounts That Have Worked

Ethyl Cessna Morgan  
*Iowa State College*

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# THE IOWA HOMEMAKER

"A Magazine for Homemakers from a Homemakers' School"

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## Accounts That Have Worked

By Ethyl Cessna Morgan  
Instructor in Economics

"YES, I want to keep accounts another year. When we got the summaries back from the past year's accounts we found that farming was bringing us a pretty good salary after all. We had no idea how much we were getting from our farm that you folks in town have to buy."

The speaker was one of a group of women who had agreed to keep their household accounts for a year. At first it had been quite a nuisance, especially the part which had to do with listing products furnished by the farm. But to this woman it had been worth the effort.

Another woman of the same group replied to the same question: "I don't believe I care to keep my account book up any longer. I can't see that it is doing me any good anyway."

While talking, she was rummaging through the buffet drawer and the kitchen cupboard trying to find her book.

These two women represent the different views of account keeping. To some it is a real service, to others just a hopeless bore. It is not the account books that are at fault, but our attitude toward them. All they need is a fair chance to prove themselves.

There are just four things which are necessary to successful account keeping. There must be money to spend, together with family cooperation in spending it; there must be a simple form of accounts; the account book must be easily accessible; it must be studied.

Women are the spending members of the family firm. That does not mean that the woman in the well organized household is a spendthrift. Usually, by the time she gets what the various other members of the family need, there is nothing left for her and she

cheerfully puts off the needed new coat till next year and gets out last year's hat and freshens it as best she can so that Mary may have a new dress. While father is at work in the field or in the factory, she makes the needed household purchases from ordering the coal to buying father's shirts. Merchants are bidding for her



trade in every line—they realize she is the family buyer.

There is a homely virtue about the workman who brings his pay check home to "mother" on Saturday night and then they go over the bills together and decide how best to make it serve the household needs.

Some folks argue that the income is not steady and so no definite amount can be set aside for household expenses. The more meager the income, the more necessary is it to plan its spending. There are few households which have any income at all that do not have an income sufficiently steady — not necessarily from week to week, but from month to month—to allow mother a reasonably regular amount for family necessities. The extras can be taken care of when the income is generous.

Even on the farm, where the income is most irregular, if the money must last until the next load of hogs is sold, mother should have the privilege, after consultation with the family, of deciding how best it can be made to meet their needs until the next money does come in.

One farmer and his wife have agreed that he will carry the general farm expenses out of the hog money, while she runs the household on the cream checks, chicken money and orchard. The cream checks are large enough on this farm so that she can do it. If either runs short, he borrows from the other and pays up when more income is received.

Of course, a division which would work in one household will not always work in another, but each should work out its own plan so that the homemaker can have sufficient income to manage the family finances most efficiently.

There must be more than a financial plan. There must be cooperation among the members of the family in carrying out the plan. Too many households are run on the bargain counter basis, each member grabbing all he can get. Mother can not do it all. It takes the combined steady pull together of the whole family to make any scheme of household finances a success.

Then the accounts must be simple. "Over-elaborateness" is a malady which is very fatal. There is no need for household accounts to be kept with detailed accuracy as to the last penny, with expenditures posted under several different heads. This is necessary in a large mercantile establishment, but a waste of time in the home.

The purpose of home accounts is to  
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## Accounts That Have Worked

(Continued from page 1)

serve as a record of family expenditures which will show relatively where the income comes from and how it is divided among the different items of expenditure. Someone has said: "The cash account should tell

1. When, from where and what has been received.
2. When and what has been spent.
3. How much is on hand.
4. How much is owed, if the account has not been strictly cash."

It should be a friend instead of a burden. A few simple headings, faithfully kept, are far better than a number of detailed ones which are neglected.

While no set form of headings will serve for every family, there are a few items which should be common to all. There must be a column for income. If part of this income is cash and part from products furnished from the garden or farm, there should be two income columns. As to expenditures, certainly columns for food, clothing, rent, operating expenses, advancement and savings should be common to all.

If the family feels that there are leaks in the food bill, it is well to keep a more itemized account of it for a few months to see just where the leaks are occurring. The same is true of the division of expenditures among different members of the family. Often the adolescent boy or girl will find that he or she has not been slighted in the division of the family income if separate accounts are kept, for a few months, of each member's expenses. But these more detailed accounts are not necessary year in and year out. The number of columns in the book depends upon what one wants to find out by the accounts. If the income has been budgeted, there should be a space for indicating just how much the budget allows for each column.

Excellent suggestions on keeping accounts may be obtained from numerous sources. A new bulletin, Farmer's Bulletin, No. 1553, has just been issued by the United States Department of Agriculture. Several of the state colleges have account books, many of the larger banks have them and are glad to give helpful advice in keeping them. The General Federation of Women's Clubs and most of the women's magazines have service leaflets on home finances.

One should adopt some simple sys-

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tem and keep it uniformly from year to year. It will then be on a comparable basis and may be remade into a workable budget.

It is well to keep a day book and post the items once a week or some regular, convenient season in a larger book. One woman has worked this out successfully by keeping a daily account of everything she spends in one part of her day book, and everything her husband spends in another part. Then, when the checks come in, they square accounts. They have already decided ahead just what part of the family income each receives and what part of the family expenses each bears. This takes care of any borrowing from either account. The items are posted every two weeks, in this case, in the regular account book.

One woman expresses what many feel by saying: "When we started farming we were very poor, so I started to keep track of every cent, tried to get what I needed most, but never bought on time. I found at the end of each year that we had made a little headway, which made us try all the more. We just made what we could pay for do, and when the time came that we could afford better stuff, we got it.

"We have been able to get what we want for many years and have enough for the rest of our lives without work. We put 50 percent of our success on keeping accounts. All my children are keeping accounts and are making good."